

Examples of Suspicious Financial Transactions that money laundering activities are taking place:

1. Wiring of funds without normal identifying information or in a manner that indicates an attempt to hide the identity of a sender or recipient.
2. Wire transfer, especially originating from foreign country, for investment purpose, with investment value that is small relative to the size of the wire transfers.
3. Investment decisions that do not make economic sense (for example, large sums resting in money market account).
4. A client who maintains multiple accounts, or maintains accounts in the names of other person(s) for no apparent business or other good reason.
5. Accounts with inflows of funds or other assets well beyond the known income or resources of the customer.
6. A client who exhibits unusual concern for secrecy, especially as to his/her identification, business, etc., or a client who delays in providing identifying documents and information.
7. A client who exhibits a lack of normal concern for investment risks, including costs of investing.
8. A client who is from, or has accounts in, a country identified as a haven for money laundering or a country identified as a bank secrecy haven.
9. Unexplained or extensive wire activity, especially if there has been little or no previous activity.
10. Numerous transactions involving payment with currency, fund transfer or cheque through other persons' accounts, or any other similar monetary instruments aggregating to significant amounts.
11. A high level of activity but a relatively low level of securities transactions in a client's account.